FAMILY PREPAREDNESS FINANCES

Keep a good credit rating by paying your bills on time. Remember to keep a record of personal finances to stay on top of your recurring bills. The following is an example you may want to use in tracking your bills:

То					
Amount					
Address					
	_				
Due Date	_Does o	coupon	go with	<pre>payment_</pre>	

MONEY CHECKLIST

- 1. Do you and your spouse have a joint checking account?
- 2. Will your band accept a Power of Attorney?
- 3. Do you know:

How deposits are made?

How to balance your checkbook?

How to read a bank statement?

How to write checks?

How to order more checks?

What service charges are there?

What minimum balance means?

If you answered "NO" to any of these questions, call the State Family Program Office and request the information you need. There are a variety of community resources that can be of help.